

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jason E. Ritenour	:	Case No. 19-24856-GLT
Jodi L Ritenour	:	Chapter: 13
fka Jodi L Spillar	:	
Debtor(s)	:	
RONDA J. WINNECOUR, Trustee,	:	
Movant(s),	:	Related to Document No. 162
v.	:	
No Respondents	:	Hearing Date: 1/24/24 at 11:00 AM
Respondent(s).	:	

**ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 28th of November, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 162 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before January 11, 2024**, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **January 24, 2024 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonio-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Jason E. Ritenour
Jodi L Ritenour
Debtors

Case No. 19-24856-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 28, 2023

User: auto
Form ID: 604

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Total Noticed: 88

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jason E. Ritenour, Jodi L Ritenour, 446 Donohoe Road, Greensburg, PA 15601-6989
cr	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
r	+ Stephen Limani, Realty One Group Gold Standard, 432 Frye Farm Rd, Greensburgh, PA 15601-6808
15202051	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15183185	+ Capital One, c/o Unifund LLC, 10625 Techwood Cir, Cincinnati, OH 45242-2846
15183186	Capital One Maurices, PO Box 20253, Salt Lake City, UT 84130
15183191	+ Credit Control, PO Box 189, Hazelwood, MO 63042-0189
15183198	+ Excela Health Latrobe Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15183199	+ Exdela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15183204	+ FNB Consumer Discount Co., 6291 State Route 30, Greensburg, PA 15601-7597
15197385	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183207	+ Jessica Ritenour, 546 Hickory Drive, Greensburg, PA 15601-4517
15183211	+ Latrobe City, PO Box 829, Latrobe, PA 15650-0829
15183212	Latrobe Hospital, 132 Industrial Park Rd., Suite 2400, Greensburg, PA 15601
15183218	Midland Credit Management, 250 Cairino De La Reina, Suite 100, San Diego, CA 92108
15183220	+ Oiphant Financial, PO Box 740882, Atlanta, GA 30374-0882
15183226	+ Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15183228	+ Regency Finance, 6291 St Rt 30, Greensburg, PA 15601-7597
15183229	+ Richard M. Squire & Associates, LLC, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
15183231	+ Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764
15183237	+ TDRCS Littman Jewelers, 1201 Hooper Avenue, Toms River, NJ 08753-3203
15183240	+ Westmoreland Emergency Medicine, c/o Southern Credit Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Nov 29 2023 00:36:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2023 01:36:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 29 2023 00:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15183180	+ Email/Text: G06041@att.com	Nov 29 2023 00:38:00	AT&T/DirecTV, PO Box 5014, Carol Stream, IL 60197-5014
15183179	^ MEBN	Nov 29 2023 00:21:57	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15183181	+ Email/Text: Bankruptcy@ICSystem.com	Nov 29 2023 00:36:00	Banfield Pet Hospital, c/o IC Systems Collection, PO Box 64378, Saint Paul, MN 55164-0378

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15183182	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 29 2023 00:34:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15184422	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 29 2023 00:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15183183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:04	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15183188	^ MEBN	Nov 29 2023 00:24:10	CBCS, PO Box 2724, Columbus, OH 43216-2724
15183184	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 29 2023 00:36:00	Capital One, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15183187	+ Email/Text: bankruptcy@cavps.com	Nov 29 2023 00:38:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Ste. 4A, Valhalla, NY 10595-2323
15175370	+ Email/Text: bankruptcy@cavps.com	Nov 29 2023 00:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15183189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15443127	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 29 2023 00:36:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15174684	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 29 2023 00:35:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
15183190	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 29 2023 00:35:00	Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070
15183193	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 29 2023 00:48:45	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15183215	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:00	Macy's/DSNB, 9111 Duke Blvd., Mason, OH 45040
15197028	Email/Text: bnc-quantum@quantum3group.com	Nov 29 2023 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15183195	+ Email/Text: bknotice@ercbpo.com	Nov 29 2023 00:38:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15183194	+ Email/Text: asi@audit systems inc.net	Nov 29 2023 00:38:00	Elizur Hospital, c/o Audit Systems Inc., 3696 Ulmerton Rd., Ste 200, Clearwater, FL 33762-4237
15183197	^ MEBN	Nov 29 2023 00:24:10	Excela Health, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183196	^ MEBN	Nov 29 2023 00:22:32	Excela Health, c/o Collection Service Center, 836 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15173994	Email/Text: SAABankruptcy@fcbanking.com	Nov 29 2023 00:36:00	First Commonwealth, PO Box 400, Indiana, PA 15701
15183200	+ Email/Text: data_processing@fin-rec.com	Nov 29 2023 00:36:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
15183202	+ Email/Text: SAABankruptcy@fcbanking.com	Nov 29 2023 00:36:00	First Commonwealth Bank, 22 N 6th Street, Indiana, PA 15701-1802
15183203	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 29 2023 00:38:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15183205	+ Email/Text: bankruptcy@greenskycredit.com	Nov 29 2023 00:35:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15183206	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 29 2023 00:36:00	Internal Revenue Service*, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

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15201238	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 29 2023 00:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15183208	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 00:48:20	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15189673	+ Email/Text: RASEBN@raslg.com	Nov 29 2023 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183209	^ MEBN	Nov 29 2023 00:23:29	Kia Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15179704	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15183214	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:23	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15183210	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Nov 29 2023 00:36:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
15183213	+ Email/Text: Documentfiling@lciinc.com	Nov 29 2023 00:35:00	Lending Club Corp., 595 Market Street, Suite 400, San Francisco, CA 94105-5839
15183216	^ MEBN	Nov 29 2023 00:24:10	Magee Women's Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183217	+ Email/Text: bankruptcy@marinerfinance.com	Nov 29 2023 00:36:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15197832	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15183219	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Funding, 320 E. Big Beaver Rd. #300, Troy, MI 48083-1271
15199679	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15190447	+ Email/Text: ecfbankruptcy@proleasing.com	Nov 29 2023 00:38:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
15208890	+ Email/Text: bnc@bass-associates.com	Nov 29 2023 00:35:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15183221	+ Email/Text: RVSVBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15183223	+ Email/Text: bncnotifications@pheaa.org	Nov 29 2023 00:36:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
15183224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 01:13:40	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15183657	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:48:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15183222	+ Email/Text: convergent@ebn.phinsolutions.com	Nov 29 2023 00:38:00	Paypal, c/o Convergent Outsourcing Inc., 800 SW 39th St., Suite 100, PO Box 9004, Renton, WA 98057-9004
15176817	Email/Text: RVSVBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15183225	+ Email/Text: ecfbankruptcy@proleasing.com	Nov 29 2023 00:38:00	Progressive Leasing, LLC, 256 West Data Drive, Draper, UT 84020-2315
15183227	+ Email/Text: ngisupport@radiusgs.com	Nov 29 2023 00:36:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905

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15521244	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 29 2023 00:36:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15183232	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:57	SYNCB/Levin/Wolf Furniture, PO Box 965036, Orlando, FL 32896-5036
15183233	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:24:34	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15183234	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:57	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
15183235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:48	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15183230	+ Email/Text: bankruptcy@second-round.com	Nov 29 2023 00:38:00	Second Round LP, 4150 Freidrich Lane Ste 1, Austin, TX 78744-1052
15174415	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:24:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183236	+ Email/Text: bncmail@w-legal.com	Nov 29 2023 00:36:00	TD Bank USA, 7000 Target Parkway North, Mail Stop NCO-0450, Minneapolis, MN 55445-4301
15207295	+ Email/Text: bncmail@w-legal.com	Nov 29 2023 00:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15190232	+ Email/Text: tdebn@credbankserv.com	Nov 29 2023 00:36:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15183238	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 29 2023 00:39:00	The Bank of Missouri/Milestone, PO Box 4499, Beaverton, OR 97076-4499
15202230	Email/Text: bankruptcy@unifund.com	Nov 29 2023 00:36:00	Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati OH 45242
15183239	^ MEBN	Nov 29 2023 00:23:48	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183192	*+	Credit Control LLC, PO Box 189, Hazelwood, MO 63042-0189
15183201	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court;, First Commonwealth, PO Box 400, Indiana, PA 15701

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Joseph F. Nicotero	on behalf of Joint Debtor Jodi L Ritenour josephnicotero@gmail.com
Joseph F. Nicotero	on behalf of Debtor Jason E. Ritenour josephnicotero@gmail.com
Michael John Clark	on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Jodi L Ritenour lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Jason E. Ritenour lowdenscott@gmail.com

TOTAL: 14